

**Information to identify the case:**

Debtor 1	<b>Mustafa J. Bhatti</b>	Social Security number or ITIN	xxx-xx-9100
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-15489-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mustafa J. Bhatti

10/29/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mustafa J. Bhatti  
 Debtor

Case No. 18-15489-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 76

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db #+Mustafa J. Bhatti, 100 Province Line Road, Skillman, NJ 08558-1103  
 cr +Itria Ventures, LLC, c/o Seidman & Pincus, LLC, 777 Terrace Avenue, Suite 508,  
 Hasbrouck Heights, NJ 07604-3114  
 cr +Raab Pharmaceuticals LLC, c/o Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway,  
 Suite 100, Livingston, NJ 07039-1711  
 518275874 +Ablheira & Assoc., 42 E. Main St., Ste. 303, Freehold, NJ 07728-2276  
 517544963 +Altus GTS Inc., 2400 Veterans Memorial Blvd., Ste 300, Kenner, LA 70062-8725  
 517399629 +Applied Bank, c/o Nations Recovery Center, 6491 Peachtree Industrial Blvd,  
 Atlanta, GA 30360-2100  
 517541338 +Catholic Charities of Trenton, 383 West State Street, Trenton, NJ 08618-5705  
 517399632 +Cba Collection Bureau, Po Box 5013, Hayward, CA 94540-5013  
 517399636 +Dana Dewedoff, c/o Daniel Silverman, Esq., Costello & Mains, LLC,  
 18000 Horizon Way, Suite 899, Mount Laurel, NJ 08054-4319  
 517399637 +David M. Shafkowitz, Esq., 713 Bethlehem Pike, Glenside, PA 19038-8128  
 517399639 +ED Healthcare LLC, 1861 Princeton Avenue, Lawrence Township, NJ 08648-4517  
 517544961 +ESP Receivables Management, Inc., PO Box 1547, Mandeville, LA 70470-1547  
 517399640 +Edward Feinberg, Esq., Atty for 3408 South Broad St. LLC, 249 East Front Street,  
 Trenton, NJ 08611-1717  
 517399641 +Euler Hermes Collections, for Blupax Pharmaceuticals, LLC, 800 Red Brook Blvd., Suite 400C,  
 Owings Mills, MD 21117-5190  
 517399642 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097,  
 Sioux Falls, SD 57117-5097  
 517399643 +Geoffrey A. and Judy A. Martis, 711 Main Street, Toms River, NJ 08753-6517  
 517399644 +H.D. Smith, LLC, Brown, Hay and Stephens, LLP, 205 Soth Fifth Street, Suite 700,  
 P.O. Box 2459, Springfield, IL 62705-2459  
 517399646 #+Itria Ventures LLC, 462 Seventh Avenue, 20th Floor, New York, NY 10018-7423  
 517399647 +Itria Ventures, LLC, c/o Mitchell B. Seidman, esq., 777 Terrace Avenue, Suite 508,  
 Hasbrouck Heights, NJ 07604-3114  
 517399648 +James Cozine/Urban Edge Properties, 210 Route 4 East, Paramus, NJ 07652-5108  
 517399649 +James Krasny, Esq., Richard Avis & Ass. attys for PBA Health, PO Box 31579,  
 Chicago, IL 60631-0579  
 517399650 +Kevin B. Riordan, Esq., Atty for Michael Napolitano, 20 Hadley Avenue,  
 Toms River, NJ 08753-7577  
 517399651 +Lease Consultants Corporation, c/o Aaron H. Ginkens, Esq., 2700 Westown Parkway, Suite 170,  
 West Des Moines, IA 50266-1411  
 517399652 +Leonard Marshall, Parkwood at Cambridge Crossing, 2306 Wickham Terrace,  
 Clifton, NJ 07013-2687  
 517399655 +MBF Leasing LLC, 525 Washington Blvd., Jersey City, NJ 07310-1606  
 517399658 +MCRP Pennington Urban Renewal, LLC, 58 Overhill Road, East Brunswick, NJ 08816-4212  
 517544960 +Micro Merchant Systems, 6800 Jericho Turnpike, Suite 203 E, Syosset, NY 11791-4442  
 517399659 +Mujtaba Bhatti (Brother), 1027 North Olden Avenue, Trenton, NJ 08638-4905  
 517544959 +NDC Distributors LLC, 1825 65th Street; Suite 300, Brooklyn, NY 11204-3801  
 517399661 NJ Attorney General, Div of Law/RJ Hughes Justice Complex, 25 Market Street,  
 Trenton, NJ 08625-0112  
 517399662 NJ Attorney General- Lottery, Div of Law/RJ Hughes Justice Complex, 25 Market Street,  
 PO Box 112, Trenton, NJ 08625-0112  
 518457206 +New Jersey Office of the State Comptroller, MFD, Care of: Arundhati Mohankumar, DAG,  
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112  
 517399663 +Norris McLaughlin and Marcus, P.A., Sara Lewis, Esq., Attys for H.D. Smith, LLC,  
 875 3rd Avenue, 8th Floor, New York, NY 10022-7238  
 517544958 +PBA Health, 6300 Enterprise Road, Kansas City, MO 64120-1336  
 517399664 +PCCA, Nell Wagner- Credit and Collections Dept, 9901 S. Wilcrest Drive,  
 Houston, TX 77099-5132  
 517399665 +Pharmasource, LLC, c/o ESP Receivables Mgmt, Inc, PO Box 1547, Mandeville, LA 70470-1547  
 517399666 +Primed Pharmaceuticals, 34 Industrial Way East, Unit 1A, Eatontown, NJ 07724-3341  
 517399667 +Raab Pharmaceuticals LLC, 967 East 25th Street, Paterson, NJ 07513-1550  
 517544957 +Rafael Inc., 665 Newark Avenue, Suite 409, Jersey City, NJ 07306-2321  
 517399670 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, N.J. Division of Taxation,  
 Bankruptcy Section-50 Barrack St.-9th Fl, P.O. Box 245, Trenton, NJ 08695-0245)  
 517399668 +Saracino & Saracino, LLC, Atty for Fazzinga, 500 Union Boulevard, Totowa, NJ 07512-2491  
 517544956 +Sequium Asset Solutions LLC, 1130 Northchase Pkwy; Ste 150, Marietta, GA 30067-6429  
 517399669 +Shabbir A. Bhatti, 121 Masterson Court, Trenton, NJ 08618-1437  
 517399671 State Of New Jersey Dept. of Labor, Division of Employer Accounts, PO Box 379,  
 Trenton, NJ 08625-0379  
 518456498 +State of New Jersey, Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006  
 517399672 +Strategic Funding Source, Inc., Attn: Jason Bishop, 2500 Discovery Blvd.,  
 Rockwall, TX 75032-6316  
 517399673 +Sunrise Investments LLC, c/o Reed Gusciora, Esq., PO Box 1236, Princeton, NJ 08542-1236  
 517399675 +T Blue Investments, 57 Brant Ave., Suite 200, Clark, NJ 07066-1568  
 517399676 T Blue Investments LLC, c/o Fein, Such Kahn & Shepard, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 517544955 +Travis 121 Main Properties, PO Box 380, Lodi, NJ 07644-0380

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517399682 +United States Attorney General, US Department of Justice, Ben Franklin Station,  
PO Box 683, Washington, DC 20044-0683  
517399684 +Zoobeeedu, Inc dba Home Towne RX, c/o Corp. Service Co. registered agent,  
251 Little Falls Drive, Wilmington, DE 19808-1674  
517399685 +Zoobeeedu, LLC, 100 Province Line Road, Skillman, NJ 08558-1103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Oct 30 2019 03:08:00 Thomas Orr, Law Office of Thomas J. Orr,  
321 High Street, Burlington, NJ 08016-4411  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 29 2019 23:56:14 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 29 2019 23:56:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517399627 +E-mail/Text: bankruptcy@afm-usa.com Oct 29 2019 23:56:47 American Financial Man,  
8755 W Higgins Rd Ste 61, Chicago, IL 60631-2751  
517399628 +EDI: APPLIEDBANK.COM Oct 30 2019 03:08:00 Applied Bank, Po Box 17125,  
Wilmington, DE 19850-7125  
517399630 +EDI: BANKAMER.COM Oct 30 2019 03:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
517399631 +EDI: CAPITALONE.COM Oct 30 2019 03:08:00 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517399633 +EDI: CHASE.COM Oct 30 2019 03:08:00 Chase Card Services, Attn: Correspondence,  
Po Box 15278, Wilmington, DE 19850-5278  
517399634 +EDI: CITICORP.COM Oct 30 2019 03:08:00 Citicards Cbna,  
Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
517399635 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 29 2019 23:51:58 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
517399638 +E-mail/Text: electronicbkdocs@nelnet.net Oct 29 2019 23:56:17 Dept Of Ed/582/nelnet,  
Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517399645 EDI: IRS.COM Oct 30 2019 03:08:00 Internal Revenue Service, Bankruptcy Department,  
PO Box 7346, Philadelphia, PA 19101-7346  
517399654 +EDI: LTDFINANCIAL.COM Oct 30 2019 03:08:00 LTD Financial Services,  
for First National Credit Card, 7322 SW Freeway, Suite 1600, Houston, TX 77074-2134  
517399657 +E-mail/Text: bknotices@mbandw.com Oct 29 2019 23:56:35 McCarthy, Burgess & Wolff,  
Attys for Time Payment Corp, 26000 Cannon Road, Cleveland, OH 44146-1807  
517399656 +E-mail/Text: bknotices@mbandw.com Oct 29 2019 23:56:35 McCarthy, Burgess & Wolff,  
Attys for Top RX, 26000 Cannon Road, Cleveland, OH 44146-1807  
517399660 +EDI: NAVIENTFKASMSERV.COM Oct 30 2019 03:08:00 Navient, Attn: Bankruptcy, Po Box 9500,  
Wilkes-Barr, PA 18773-9500  
517399678 EDI: TFSR.COM Oct 30 2019 03:08:00 Toyota Motor Credit Co, Po Box 8026,  
Cedar Rapids, IA 52408  
517399677 +E-mail/Text: marisa.sheppard@timepayment.com Oct 29 2019 23:56:22 Timepayment Corp LLC,  
16 New England Executive Office Park S., Burlington, MA 01803-5217  
517863677 EDI: BL-TOYOTA.COM Oct 30 2019 03:08:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517399679 +E-mail/Text: mjarzyk@rbacloan.com Oct 29 2019 23:56:19 Trenton Business Assistance Corp,  
3111 Quakerbridge Road, Mercerville, NJ 08619-1634  
517399680 +E-mail/Text: mjarzyk@rbacloan.com Oct 29 2019 23:56:19  
Trenton Business Assistance Corp-rbac, 3111 Quakerbridge Road, 2nd Floor,  
Mercerville, NJ 08619-1634  
517399683 EDI: USBANKARS.COM Oct 30 2019 03:08:00 US Bank, Bankruptcy Department, Po Box 5229,  
Cincinnati, OH 45201  
517399681 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 29 2019 23:56:14 United States Attorney,  
Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517544962 Bajua Managment  
cr\* +Suresh Patel, 11 Emerald Road, Robbinsville, nj 08691-3169  
517399626 ##+Aisha S. Bhatti, 100 Province Line Road, Skillman, NJ 08558-1103  
517399653 ##+Leonard Marshall, 350 Prospect Avenue, Unit 501, Hackensack, NJ 07601-2587  
517399674 ##+Suresh Patel, 11 Emerald Road, Robbinsville, NJ 08691-3169

TOTALS: 1, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:

Allen I Gorski on behalf of Debtor Mustafa J. Bhatti agorski@gorskiknowlton.com  
Andrea Dobin on behalf of Trustee Thomas Orr adobin@msbnj.com  
Andrew J. Pincus on behalf of Plaintiff Itria Ventures, LLC ap@seidmanllc.com  
Andrew J. Pincus on behalf of Creditor Itria Ventures, LLC ap@seidmanllc.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elias Abilheira on behalf of Plaintiff Himanshu Patel elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Ghanshyam Roa elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Badrou Chehili elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Suresh Patel elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Danish Khawaja elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Manish Patel elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Manoj Parikh elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Plaintiff Amir Ahmad elias@anlegal.net,  
G32247@notify.cincompass.com  
Elias Abilheira on behalf of Creditor Suresh Patel elias@anlegal.net,  
G32247@notify.cincompass.com  
Jay L. Lubetkin on behalf of Creditor Raab Pharmaceuticals LLC jlubetkin@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18